



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [ENTERPRISE FINANCIAL SERVICES CORP](#)

City/State [CLAYTON, MO](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [13,537,358](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[ENTERPRISE FINANCIAL SERVICES CORP](#)
[150 NORTH MERAMEC](#)
[CLAYTON, MO 63105](#)

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	11,442,602	8,224,693	6,880,713	5,448,746	4,978,120
Net income (\$000)	133,055	74,384	92,739	89,217	48,190
Number of BHCs in peer group	130	147	146	154	148

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Net interest income (tax equivalent)	3.19	2.60	86	3.32	2.96	78	3.48	3.21	64	3.52	3.33	61	3.57	3.29	71
+ Non-interest income	0.58	1.04	27	0.63	0.98	33	0.71	0.90	36	0.72	0.90	40	0.71	0.93	35
- Overhead expense	2.13	2.17	50	2	2.48	25	2.39	2.59	39	2.18	2.58	29	2.31	2.60	35
- Provision for credit losses	0.12	-0.09	93	0.80	0.38	91	0.09	0.12	47	0.12	0.12	58	0.20	0.11	81
+ Securities gains (losses)	0	0.01	23	0.01	0.02	47	0	0.01	15	0	0	57	0	0.01	36
+ Other tax equivalent adjustments	0	0	46	0	0	54	0	0	82	0	0	13	0	0	42
= Pretax net operating income (tax equivalent)	1.52	1.66	41	1.16	1.22	49	1.71	1.53	70	1.93	1.55	81	1.77	1.55	68
Net operating income	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65	1.64	1.22	87	0.97	0.95	53
Net income	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65	1.64	1.22	87	0.97	0.95	53
Net income (Subchapter S adjusted)		1.97			1.27			1.41			1.41				1.11
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.66	3.06	87	4.07	3.78	77	4.88	4.49	83	4.72	4.38	80	4.43	4.06	77
Interest expense	0.22	0.25	53	0.46	0.57	36	1.06	1.02	53	0.91	0.81	63	0.55	0.54	56
Net interest income (tax equivalent)	3.44	2.80	87	3.61	3.17	81	3.82	3.45	69	3.81	3.58	63	3.88	3.54	73
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.14	0.11	65	0.03	0.11	27	0.13	0.11	65	0.14	0.09	72	0.29	0.10	87
Earnings coverage of net loan and lease losses (X)	15.62	39.72	41	81.45	33.55	82	18.66	22.46	53	19.36	29.27	51	8.82	0.97	36
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.61	1.23	80	1.89	1.35	85	0.81	0.94	34	1	0.94	61	1.04	0.95	63
Allowance for loan and lease losses / Total loans and leases	1.61	1.20	82	1.89	1.33	86	0.81	0.93	36	1	0.93	62	1.04	0.94	63
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.49	37	0.63	0.67	51	0.61	0.56	63	0.39	0.57	38	0.38	0.57	33
30-89 days past due loans and leases / Total loans and leases	0.42	0.32	74	0.18	0.26	43	0.25	0.31	50	0.06	0.32	9	0.15	0.32	23
Liquidity and Funding															
Net noncore funding dependence	-7.98	-2.33	32	5.09	0.77	60	17.57	10.70	74	17.14	13.54	60	20.01	13.97	73
Net short-term noncore funding dependence	-10.14	-7.71	38	3.21	-3.25	68	14.88	5.88	84	15.06	8.57	70	19.14	9.65	83
Net loans and leases / Total assets	65.59	58.67	68	72.83	69.27	60	71.95	72.36	40	76.29	73.30	60	76.71	72.64	65
Capitalization															
Tier 1 leverage ratio	9.74	8.98	72	10.03	9.65	66	10.05	10.39	44	10.29	10.37	53	9.72	10.04	46
Holding company equity capital / Total assets	11.30	10.71	59	11.06	10.51	60	11.82	11.37	55	10.70	11.21	43	10.37	10.84	42
Total equity capital (including minority interest) / Total assets	11.30	10.82	58	11.07	10.57	59	11.83	11.43	54	10.70	11.30	41	10.37	10.89	42
Common equity tier 1 capital / Total risk-weighted assets	11.29	12.42	34	10.85	12.44	27	9.90	12.50	10	9.79	12.37	12	8.88	11.90	8
Net loans and leases / Equity capital (X)	5.81	5.53	60	6.58	6.79	46	6.08	6.55	38	7.13	6.70	63	7.40	6.82	67
Cash dividends / Net income	19.66	28.27	30	26.61	29.42	46	17.87	25.65	36	12.16	24.05	32	21.27	32.32	35
Cash dividends / Net income (Subchapter S adjusted)		3.14			39.66			93.20			35.12				19.39
Growth Rates															
Assets	38.82	10.50	92	32.97	16.11	91	29.90	8.66	93	6.74	9.35	51	29.60	9.89	88
Equity capital	41.72	7.46	93	24.42	8.42	94	43.62	12.19	95	10.07	12.50	55	41.71	13.71	89
Net loans and leases	25.02	3.36	91	34.59	9.99	93	22.51	8.63	88	6.14	10.51	39	29.87	12.54	85
Noncore funding	19.24	-14.79	85	-28.92	-12.78	29	25.54	4.16	79	-2.40	6.76	37	11.14	-3.35	70
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.01	46	0	0.01	46	0.33	0.03	91	0	0.02	46
Long-term debt / Equity capital	5.57	10.95	40	13.10	5.67	76	9.62	3.86	76	8.11	3.76	72	8.91	4.39	70
Equity investment in subsidiaries / Equity capital	103.72	103.22	58	112.46	104.49	80	114.24	104.21	85	114.47	104.10	85	115.22	105.17	81
Cash from ops + noncash items + op expense / Op expense + dividends	229.15	154.48	78	134.13	138.81	58	213.11	152.31	82	178.80	123.74	79	121.56	100.80	74

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	347,818	269,588	268,659	216,298	184,258	29.02	154.23
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	346,345	268,264	267,264	214,876	182,621	29.11	156.05
Tax-exempt income on loans and leases.....	1,473	1,324	1,395	1,422	1,637	11.25	-4.97
Estimated tax benefit on income on loans and leases.....	488	439	457	467	1,004	11.26	-49.86
Income on loans and leases (tax equivalent).....	348,306	270,027	269,116	216,765	185,262	28.99	152.79
Investment interest income (tax equivalent).....	36,426	35,809	33,698	18,895	16,620	1.72	212.32
Interest on balances due from depository institutions.....	1,495	611	2,090	1,125	803	144.68	304.05
Interest income on other earning assets.....	1,275	904	1,093	923	450	41.04	461.67
Total interest income (tax equivalent).....	387,502	307,351	305,997	237,708	203,135	26.08	158.26
Interest on time deposits of \$250K or more	1,305	3,076	3,650	1,984	1,301	-57.57	
Interest on time deposits < \$250K.....	2,839	7,830	11,506	8,184	4,537	-63.74	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,404	10,058	34,649	23,579	11,328	-36.33	6.41
Interest on other borrowings and trading liabilities.....	6,408	8,852	14,055	9,623	5,528	-27.61	159.43
Interest on subordinated debt and mandatory convertible securities	5,961	4,876	2,506	2,506	2,506	22.25	1326.08
Total interest expense.....	22,917	34,692	66,366	45,876	25,200	-33.94	67.56
Net interest income (tax equivalent).....	364,585	272,659	239,631	191,832	177,935	33.71	167.35
Non-interest income.....	66,614	51,846	48,726	39,048	35,566	28.48	122.80
Adjusted operating income (tax equivalent)	431,199	324,505	288,357	230,880	213,501	32.88	159.34
Overhead expense.....	244,155	164,339	164,336	118,813	115,086	48.57	183.36
Provision for credit losses.....	13,385	65,398	6,372	6,644	10,130		271.29
Securities gains (losses)	0	421	-49	9	22	-100.00	-100.00
Other tax equivalent adjustments	0	0	1	-1	0		
Pretax net operating income (tax equivalent).....	173,702	95,170	117,647	105,395	88,307	82.52	126.81
Applicable income taxes	35,578	17,563	23,297	15,360	38,327	102.57	36.83
Tax equivalent adjustments	5,069	3,223	1,611	818	1,790	57.28	190.15
Applicable income taxes (tax equivalent).....	40,647	20,786	24,908	16,178	40,117	95.55	46.48
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	133,055	74,384	92,739	89,217	48,190	78.88	172.45
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	133,055	74,384	92,739	89,217	48,190	78.88	172.45
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	133,055	74,384	92,739	89,217	48,190	78.88	172.45
Investment securities income (tax equivalent).....	36,426	35,809	33,698	18,895	16,620	1.72	212.32
US Treasury and agency securities (excluding mortgage-backed securities)	1,155	459	1,185	2,062	1,937	151.63	-24.01
Mortgage-backed securities	11,927	20,092	25,243	15,305	12,545	-40.64	48.85
All other securities	23,344	15,258	7,270	1,528	2,138	52.99	995.97
Cash dividends declared.....	26,153	19,795	16,568	10,845	10,249	32.12	218.51
Common	26,153	19,795	16,568	10,845	10,249	32.12	218.51
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.39	2.85	85	3.74	3.53	70	4.45	4.19	75	4.36	4.08	78	4.08	3.78	77
Less: Interest expense	0.20	0.23	52	0.42	0.54	35	0.96	0.95	52	0.84	0.75	61	0.51	0.50	56
Equals: Net interest income (tax equivalent)	3.19	2.60	86	3.32	2.96	78	3.48	3.21	64	3.52	3.33	61	3.57	3.29	71
Plus: Non-interest income	0.58	1.04	27	0.63	0.98	33	0.71	0.90	36	0.72	0.90	40	0.71	0.93	35
Equals: adjusted operating income (tax equivalent)	3.77	3.70	61	3.95	3.96	47	4.19	4.16	48	4.24	4.27	47	4.29	4.26	52
Less: Overhead expense	2.13	2.17	50	2	2.48	25	2.39	2.59	39	2.18	2.58	29	2.31	2.60	35
Less: Provision for credit losses	0.12	-0.09	93	0.80	0.38	91	0.09	0.12	47	0.12	0.12	58	0.20	0.11	81
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	48	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0.01	0.02	47	0	0.01	14	0	0	56	0	0.01	36
Plus: other tax equivalent adjustments	0	0	46	0	0	54	0	0	82	0	0	13	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.52	1.66	41	1.16	1.22	49	1.71	1.53	70	1.93	1.55	81	1.77	1.55	68
Less: Applicable income taxes (tax equivalent)	0.36	0.38	48	0.25	0.27	49	0.36	0.35	45	0.30	0.32	38	0.81	0.59	80
Less: Minority interest	0	0	40	0	0	45	0	0	45	0	0	46	0	0	47
Equals: Net operating income	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65	1.64	1.22	87	0.97	0.95	53
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65	1.64	1.22	87	0.97	0.95	53
Memo: Net income (last four quarters)	1.16	1.26	41	0.90	0.97	44	1.35	1.19	65	1.64	1.22	87	0.97	0.95	53
Net income—BHC and noncontrolling (minority) interest	1.16	1.27	40	0.90	0.97	45	1.35	1.19	65	1.64	1.22	86	0.97	0.95	53
Margin Analysis															
Average earning assets / Average assets	92.65	93.08	43	91.89	93.47	29	91.08	93.22	25	92.45	93.23	38	92.10	93.19	36
Average interest-bearing funds / Average assets	56.30	61.99	28	65.58	68.25	40	70.03	70.66	47	69.09	70.70	43	67.71	70.06	40
Interest income (tax equivalent) / Average earning assets	3.66	3.06	87	4.07	3.78	77	4.88	4.49	83	4.72	4.38	80	4.43	4.06	77
Interest expense / Average earning assets	0.22	0.25	53	0.46	0.57	36	1.06	1.02	53	0.91	0.81	63	0.55	0.54	56
Net interest income (tax equivalent) / Average earning assets	3.44	2.80	87	3.61	3.17	81	3.82	3.45	69	3.81	3.58	63	3.88	3.54	73
Yield or Cost															
Total loans and leases (tax equivalent)	4.33	4.01	72	4.46	4.28	62	5.37	4.98	77	5.14	4.85	72	4.82	4.52	71
Interest-bearing bank balances	0.15	0.14	65	0.26	0.32	38	2	2.26	38	1.41	1.88	21	0.96	1.13	37
Federal funds sold and reverse repos	0	0.25	19	0.42	0.43	62	1.53	2.02	24	1.12	1.50	28	0.21	0.83	20
Trading assets	0	0.45			0.80			0.49			0.70			0.48	
Total earning assets	3.61	3.04	86	4.02	3.80	74	4.86	4.47	80	4.70	4.33	81	4.39	3.98	80
Investment securities (tax equivalent)	2.46	1.77	87	2.80	2.32	81	2.92	2.74	66	2.51	2.69	38	2.52	2.61	46
US Treasury and agency securities (excluding mortgage-backed securities)	0.77	1.14	27	2.12	1.87	65	2.89	2.54	68	1.88	2.20	39	1.80	1.66	62
Mortgage-backed securities	2.10	1.57	86	2.64	2.05	88	2.65	2.54	65	2.53	2.44	65	2.33	2.19	65
All other securities	2.68	2.81	50	2.83	3.24	49	2.83	3.80	19	3.56	3.74	45	4.43	3.85	63
Interest-bearing deposits	0.18	0.21	50	0.44	0.62	29	1.19	1.13	57	1.06	0.85	75	0.60	0.52	66
Time deposits of \$250K or more	0.81	0.66	69	1.61	1.60	45	1.91	2.13	26	1.28	1.57	22			
Time deposits < \$250K	0.70	0.62	64	1.59	1.49	61	1.92	1.91	44	1.65	1.42	73			
Other domestic deposits	0.12	0.15	46	0.25	0.36	29	1.02	0.86	63	0.92	0.64	75			
Foreign deposits	0	0.14			1.24			2.53			1.85			0.84	
Federal funds purchased and repos	0.07	0.17	35	0.59	0.37	77	1.71	1.23	70	1.36	1.03	69	0.53	0.68	58
Other borrowed funds and trading liabilities	1.62	1.27	63	1.79	0.55	83	3.07	1.03	95	4.88	2.10	97	2.95	1.48	94
All interest-bearing funds	0.36	0.37	57	0.64	0.79	35	1.38	1.34	53	1.22	1.06	62	0.75	0.71	56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Non-interest Income and Expenses															
Total non-interest income	66,614		51,846		48,726		39,048		35,566						
Fiduciary activities income	9,475		8,588		8,595		7,132		7,177						
Service charges on deposit accounts - domestic	15,412		11,559		12,486		11,490		8,874						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	780		1,189		1,328		1,107		966						
Insurance activities revenue.....	27		87		120		134		119						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	2,182		365		4		7		8						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	5,266		3,732		3,201		3,263		4,043						
Other non-interest income.....	33,472		26,326		22,992		15,915		14,379						
Total overhead expenses	244,155		164,339		164,336		118,813		115,086						
Personnel expense.....	135,173		93,778		86,880		65,915		63,479						
Net occupancy expense.....	16,461		12,832		12,597		9,997		9,690						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	5,691		5,673		5,543		2,503		2,609						
Other operating expenses.....	86,830		52,056		59,316		40,398		39,308						
Fee income on mutual funds and annuities.....	763		1,064		1,232		1,066		845						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	1,054		971		805		650		635						
Average personnel expense per employee.....	128.25		96.58		107.93		101.41		99.97						
Average assets per employee.....	10,856.36		8,470.33		8,547.47		8,382.69		7,839.56						
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.15	2.17	43	2.05	0.51	85	2.53	0.66	85	2.73	1.69	71	2.38	1.89	64
Overhead expenses / Net Interest Income + non-interest income	57.30	59.28	36	51.15	61.22	10	57.31	61.79	30	51.64	61.22	14	54.36	62.21	18
Percent of Average Assets															
Total overhead expense	2.13	2.17	50	2	2.48	25	2.39	2.59	39	2.18	2.58	29	2.31	2.60	35
Personnel expense.....	1.18	1.21	47	1.14	1.42	25	1.26	1.50	29	1.21	1.46	27	1.28	1.47	32
Net occupancy expense.....	0.14	0.23	16	0.16	0.30	5	0.18	0.32	8	0.18	0.31	10	0.19	0.32	11
Other operating expenses.....	0.81	0.72	72	0.70	0.73	49	0.94	0.76	74	0.79	0.79	51	0.84	0.79	63
Overhead less non-interest income	1.55	1.10	87	1.37	1.44	42	1.68	1.65	51	1.46	1.65	32	1.60	1.65	42
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.62	58.83	37	50.64	58.93	11	56.99	59.91	38	51.46	60.51	14	53.90	61.01	22
Personnel expense.....	31.35	32.93	34	28.90	33.88	19	30.13	34.17	27	28.55	34.42	14	29.73	34.72	17
Net occupancy expense.....	3.82	6.23	13	3.95	7.04	6	4.37	7.50	10	4.33	7.33	8	4.54	7.51	7
Other operating expenses.....	21.46	19.18	68	17.79	17.57	57	22.49	17.93	79	18.58	18.28	50	19.63	18.30	62
Total non-interest income	15.45	27.67	23	15.98	23.45	31	16.90	19.83	39	16.91	20.30	38	16.66	21.24	32
Fiduciary activities income	2.20	2.20	56	2.65	1.45	73	2.98	1.61	75	3.09	1.95	70	3.36	1.95	72
Service charges on domestic deposit accounts	3.57	3.27	51	3.56	2.67	70	4.33	3.21	69	4.98	3.58	75	4.16	3.83	59
Trading revenue.....	0	0.62	27	0	0.10	39	0	0.07	41	0	0.03	46	0	0.07	40
Investment banking fees and commissions.....	0.18	2.58	20	0.37	1.03	44	0.46	0.91	50	0.48	0.85	51	0.45	0.92	47
Insurance activities revenue.....	0.01	0.36	31	0.03	0.41	59	0.04	0.37	63	0.06	0.46	60	0.06	0.44	59
Venture capital revenue.....	0	0.04	44	0	0	48	0	0	50	0	0	49	0	0	48
Net servicing fees	0.51	0.60	66	0.11	0	68	0	0.22	30	0	0.52	25	0	0.40	25
Net securitization income	0	0.01	44	0	0	48	0	0	48	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	1.22	3.30	37	1.15	5.55	29	1.11	2.27	54	1.41	1.98	54	1.89	2.38	56
Other non-interest income.....	7.76	9.27	49	8.11	7.76	63	7.97	7.41	61	6.89	7.05	52	6.73	7.34	49
Overhead less non-interest income	41.17	30.52	80	34.67	34.63	47	40.09	39.47	54	34.55	39.75	31	37.25	39.09	40
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.48	21.18	39	18.45	20.30	31	19.80	21.51	32	14.57	18.37	22	43.40	33.75	75
Applicable income tax + TE / Pretax net operating income + TE	23.40	22.67	65	21.84	22.51	35	21.17	23.31	29	15.35	21.35	13	45.43	38.57	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	5,340,021	3,967,256	2,826,425	2,121,897	2,042,304	34.60	288.08
Commercial and industrial loans	3,341,391	3,050,397	2,331,018	2,103,459	1,914,514	9.54	105.14
Loans to individuals	130,462	71,789	24,529	18,771	24,590	81.73	433.48
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	
Agricultural loans	50,984	38,598	30,139	19,708	7,419	32.09	
Other loans and leases	161,173	110,459	107,796	86,558	111,378	45.91	16.43
Less: Unearned income	0	0	0	0	0	0	
Loans and leases, net of unearned income	9,024,031	7,238,499	5,319,907	4,350,393	4,100,205	24.67	184.87
Less: Allowance for loan and lease losses	145,041	136,671	43,288	43,476	42,577	6.12	234.13
Net loans and leases	8,878,990	7,101,828	5,276,619	4,306,917	4,057,628	25.02	184.19
Debt securities that reprice or mature in over 1 year	1,705,271	1,384,258	1,314,636	762,564	707,420	23.19	262.41
Mutual funds and equity securities	3,012	148	168	121	0	1935.14	
Subtotal	10,587,273	8,486,234	6,591,423	5,069,602	4,765,048	24.76	194.51
Interest-bearing bank balances	1,818,152	444,050	93,157	106,512	63,661	309.45	1581.51
Federal funds sold and reverse repos	1,356	1,519	3,060	1,714	1,223	-10.73	204.04
Debt securities that reprice or mature within 1 year	91,030	16,230	1,847	24,484	7,711	460.87	28.70
Trading assets	0	0	0	0	0	0	
Total earning assets	12,497,811	8,948,033	6,689,487	5,202,312	4,837,643	39.67	231.14
Non-interest-bearing cash and due from depository institutions	209,177	99,760	74,769	91,511	91,084	109.68	129.34
Premises, fixed assets, and leases	62,475	53,169	60,013	32,109	32,427	17.50	331.25
Other real estate owned	3,493	5,330	6,344	469	498	-34.47	256.43
Investment in unconsolidated subsidiaries	0	0	0	0	179		-100.00
Intangible and other assets	765,016	645,728	503,178	319,261	327,394	18.47	281.89
Total assets	13,537,358	9,751,571	7,333,791	5,645,662	5,289,225	38.82	231.69
Quarterly average assets	13,262,474	9,114,533	7,303,236	5,534,350	5,226,183	45.51	232.13
Average loans and leases (YTD)	8,038,248	6,052,685	5,007,065	4,217,710	3,842,776	32.80	170.18
Memoranda							
Loans held-for-sale	6,389	13,564	5,570	392	3,155	-52.90	-33.18
Loans not held-for-sale	9,017,642	7,224,935	5,314,337	4,350,001	4,097,050	24.81	185.53
Real estate loans secured by 1–4 family	460,441	332,743	371,831	305,418	355,248	38.38	75.66
Commercial real estate loans	4,764,574	3,494,555	2,341,511	1,699,999	1,603,069	36.34	333.42
Construction and land development	734,073	546,686	457,273	334,645	308,974	34.28	269.05
Multifamily	216,952	145,832	139,522	104,806	87,070	48.77	351.06
Nonfarm nonresidential	3,813,549	2,802,037	1,744,716	1,260,548	1,207,025	36.10	347.45
Real estate loans secured by farmland	115,006	139,958	113,083	116,480	83,987	-17.83	688.04
Total investment securities	1,799,313	1,400,636	1,316,651	787,169	715,131	28.46	232.43
U.S. Treasury securities	91,170	11,465	10,226	9,925	0	695.20	
US agency securities (excluding mortgage-backed securities)	173,511	15,161	10,046	98,498	99,224	1044.46	61.17
Municipal securities	811,463	592,557	224,728	39,316	48,673	36.94	1479.06
Mortgage-backed securities	581,964	639,314	948,367	639,309	567,234	-8.97	52.26
Asset-backed securities	0	0	0	0	0	0	
Other debt securities	138,193	141,991	123,116	0	0	-2.67	
Mutual funds and equity securities	3,012	148	168	121	0	1935.14	
Available-for-sale securities	1,366,006	912,429	1,135,317	721,369	641,382	49.71	196.44
U.S. Treasury securities	91,170	11,465	10,226	9,925	0	695.20	
US agency securities (excluding mortgage-backed securities)	173,511	15,161	10,046	98,498	99,224	1044.46	61.17
Municipal securities	575,084	344,233	213,023	26,810	34,642	67.06	1469.98
Mortgage-backed securities	513,859	526,572	902,022	586,136	507,516	-2.41	62.35
Asset-backed securities	0	0	0	0	0	0	
Other debt securities	12,382	14,998	0	0	0	-17.44	
Mutual funds and equity securities	0	0	0	0	0	0	
Held-to-maturity securities appreciation (depreciation)	4,377	13,463	774	-1,745	-291	-67.49	
Available-for-sale securities appreciation (depreciation)	7,046	29,747	19,994	-11,911	-5,757	-76.31	
Structured notes, fair value	5,250	4,558	4,255	0	0	15.18	
Pledged securities	752,745	525,769	484,795	433,688	500,028	43.17	84.80

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	1,476,490	1,269,152	391,997	435,215	426,380	16.34	305.46
NOW, ATS and transaction accounts	428,075	400,672	252,118	176,907	159,371	6.84	370.48
Time deposits less brokered deposits < \$250K	-53,727	7,271	56,484	-23,837	-21,197		
MMDA and other savings accounts	8,832,511	5,772,514	4,302,896	3,298,207	2,993,617	53.01	274.86
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	10,683,349	7,449,609	5,003,495	3,886,492	3,558,171	43.41	304.98
Time deposits of \$250K or more	162,922	169,504	202,383	164,673	148,002	-3.88	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	331,006	271,081	400,886	291,450	395,674	22.11	19.51
Secured federal funds purchased	0	0	170,000	70,000	142,000		
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	0	0	2,000	30,743		
Other borrowings w/remaining maturity over 1 year	72,857	80,000	86,692	0	0	-8.93	
Brokered deposits < \$250K	499,098	373,320	567,581	543,593	451,968	33.69	
Noncore funding	1,065,883	893,905	1,257,542	1,001,716	1,026,387	19.24	15.42
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	158,846	207,846	145,626	118,688	118,558	-23.58	50.51
Other liabilities	100,114	121,182	59,888	34,905	37,476	-17.39	268.58
Total liabilities	12,008,192	8,672,542	6,466,551	5,041,801	4,740,592	38.46	225.06
Equity Capital							
Perpetual preferred stock (including surplus)	71,988	0	0	0	0		
Common stock	398	332	281	239	238	19.88	96.06
Common surplus	1,018,799	697,839	526,599	350,936	350,061	45.99	378.13
Retained earnings	492,681	417,212	380,737	304,566	225,360	18.09	170.42
Accumulated other comprehensive income	18,777	37,120	17,749	-9,282	-3,818	-49.42	
Other equity capital components	-73,528	-73,528	-58,181	-42,655	-23,268		
Total holding company equity capital	1,529,115	1,078,975	867,185	603,804	548,573	41.72	295.02
Noncontrolling (minority) interest in subsidiaries	51	54	55	57	60	-5.56	-15.00
Total equity capital, including minority interest	1,529,166	1,079,029	867,240	603,861	548,633	41.72	294.97
Total liabilities and capital	13,537,358	9,751,571	7,333,791	5,645,662	5,289,225	38.82	231.69
Memoranda							
Non-interest-bearing deposits	4,581,496	2,721,355	1,331,498	1,115,883	1,130,554	68.35	398.60
Interest-bearing deposits	6,763,873	5,271,078	4,441,961	3,478,875	3,027,587	28.32	185.92
Total deposits	11,345,369	7,992,433	5,773,459	4,594,758	4,158,141	41.95	245.42
Long-term debt that reprices within 1 year	0	0	0	0	30,743		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,078,975	867,185	603,804	548,573	387,098		
Accounting restatements	0	-18,114	0	0	0		
Net income	133,055	74,384	92,739	89,217	48,190		
Net sale of new perpetual preferred stock	71,988	0	0	0	0		
Net sale of new common stock	-52,687	4,256	-11,706	876	518		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	15,347	0	19,387	16,636		
Changes incident to business combinations	342,280	167,035	171,885	0	141,729		
Less: Dividends declared	26,153	19,795	16,568	10,845	10,249		
Change in other comprehensive income	-18,343	19,371	27,031	-4,630	-2,077		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,529,115	1,078,975	867,185	603,804	548,573		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	39.45	36.25	54	40.68	48.33	27	38.54	52.67	15	37.58	53.63	14	38.61	53.41	16
Commercial and industrial loans	24.68	10.76	93	31.28	13.47	96	31.78	11.45	95	37.26	11.42	98	36.20	10.82	98
Loans to individuals	0.96	3.36	45	0.74	2.29	47	0.33	2.71	26	0.33	2.65	25	0.46	2.58	33
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0	45	0	0	44	0	0	44	0	0	45
Agricultural loans.....	0.38	0.18	80	0.40	0.43	70	0.41	0.53	66	0.35	0.47	69	0.14	0.51	57
Other loans and leases.....	1.19	4.47	22	1.13	1.39	67	1.47	1.08	70	1.53	2.64	45	2.11	2.62	50
Net loans and leases.....	65.59	58.67	68	72.83	69.27	60	71.95	72.36	40	76.29	73.30	60	76.71	72.64	65
Debt securities over 1 year.....	12.60	19.46	25	14.20	13.53	58	17.93	13.66	77	13.51	13.20	53	13.37	13.96	51
Mutual funds and equity securities	0.02	0.06	48	0	0.05	46	0	0.06	40	0	0.05	42	0	0.07	15
Subtotal	78.21	79.22	37	87.02	83.47	68	89.88	86.76	74	89.80	87.24	69	90.09	87.26	76
Interest-bearing bank balances	13.43	8.50	79	4.55	6.78	40	1.27	2.97	33	1.89	2.30	54	1.20	2.34	44
Federal funds sold and reverse repos	0.01	0.54	64	0.02	0.02	82	0.04	0.03	84	0.03	0.01	88	0.02	0.02	81
Debt securities 1 year or less	0.67	1.56	38	0.17	2.03	12	0.03	2.10	5	0.43	2.14	25	0.15	1.92	16
Trading assets	0	0.49	19	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35
Total earning assets.....	92.32	91.77	58	91.76	92.98	31	91.21	92.39	34	92.15	92.24	47	91.46	92.22	40
Non-interest cash and due from depository institutions.....	1.55	0.82	94	1.02	1.07	54	1.02	1.14	42	1.62	1.25	70	1.72	1.26	75
Other real estate owned.....	0.03	0.01	83	0.05	0.03	76	0.09	0.04	78	0.01	0.04	33	0.01	0.06	29
All other assets.....	6.14	7.35	35	7.22	5.87	73	7.77	6.41	68	6.23	6.39	50	6.82	6.45	56
Memoranda															
Short-term investments	14.11	11.47	67	4.74	9.38	25	1.34	5.36	12	2.35	4.70	35	1.37	4.63	20
U.S. Treasury securities.....	0.67	1.47	55	0.12	0.19	75	0.14	0.29	71	0.18	0.37	70	0	0.22	31
US agency securities (excluding mortgage-backed securities)	1.28	0.82	75	0.16	1.28	27	0.14	1.25	27	1.74	1.67	62	1.88	1.50	65
Municipal securities	5.99	1.73	89	6.08	2.96	81	3.06	2.58	65	0.70	2.66	32	0.92	2.97	32
Mortgage-backed securities	4.30	14.14	9	6.56	8.52	42	12.93	9.38	72	11.32	8.73	67	10.72	9.19	64
Asset-backed securities	0	0.50	24	0	0.35	32	0	0.30	34	0	0.26	33	0	0.23	34
Other debt securities	1.02	0.53	75	1.46	0.60	81	1.68	0.53	80	0	0.52	16	0	0.48	16
Loans held-for-sale.....	0.05	0.55	33	0.14	0.58	38	0.08	0.39	35	0.01	0.29	22	0.06	0.32	38
Loans held for investment	66.61	58.06	73	74.09	69.07	67	72.46	72.01	44	77.05	73.24	63	77.46	72.42	67
Real estate loans secured by 1–4 family	3.40	11.46	15	3.41	14.47	8	5.07	16.02	10	5.41	16.83	10	6.72	16.44	15
Revolving	0.53	1.42	28	0.62	1.79	26	0.93	2.24	27	1.20	2.43	34	1.52	2.71	39
Closed-end, secured by first liens	2.51	9.67	15	2.53	12.11	9	3.82	13.07	13	4.08	13.60	14	4.98	13.03	16
Closed-end, secured by junior liens	0.36	0.17	86	0.26	0.27	56	0.32	0.37	51	0.12	0.41	24	0.21	0.39	38
Commercial real estate loans	35.20	22.69	80	35.84	30.65	71	31.93	33.26	45	30.11	33.39	40	30.31	33.79	37
Construction and land development	5.42	3.34	79	5.61	4.32	69	6.24	5	66	5.93	4.78	66	5.84	4.55	67
Multifamily	1.60	3.57	33	1.50	5.03	20	1.90	4.76	29	1.86	5.12	27	1.65	5.32	24
Nonfarm nonresidential	28.17	14.57	91	28.73	19.97	84	23.79	21.85	60	22.33	21.85	52	22.82	22.30	53
Real estate loans secured by farmland.....	0.85	0.30	81	1.44	0.85	73	1.54	0.95	74	2.06	0.88	82	1.59	0.81	74

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	59.18	61.05	38	54.81	69.38	19	53.13	72.74	11	48.77	72.88	10	49.81	73.20	10
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	5.10	19.86	11	4.60	20.91	8	6.99	22.29	10	7.02	23.13	10	8.66	22.92	14
Real estate loans secured by 1–4 family.....	0.80	2.43	25	0.84	2.61	25	1.28	3.13	27	1.56	3.34	34	1.96	3.76	39
Revolving	4.30	17.24	12	3.76	17.94	9	5.71	18.71	12	5.46	19.33	12	6.70	18.68	14
Closed-end.....	52.80	37.86	77	48.28	44.23	67	44.01	46.16	46	39.08	45.57	30	39.10	46.38	28
Construction and land development.....	8.13	5.65	71	7.55	6.26	65	8.60	6.97	65	7.69	6.53	67	7.54	6.35	65
1–4 family.....	1.75	1.18	70	0.91	1.14	51	0.88	1.47	46	1.08	1.52	52	0.97	1.50	51
Other.....	6.39	4.40	70	6.64	4.94	73	7.71	5.34	74	6.61	4.90	72	6.56	4.76	68
Multifamily.....	2.40	5.78	27	2.01	7.01	16	2.62	6.42	27	2.41	6.76	23	2.12	7.13	19
Nonfarm nonresidential	42.26	24.56	87	38.71	29.04	83	32.80	30.59	59	28.98	30.16	43	29.44	30.84	43
Owner-occupied.....	20.94	8.29	95	18.77	10	92	10.98	10.68	53	11.44	10.31	56	11.75	10.55	58
Other.....	21.32	15.94	70	19.94	18.53	58	21.81	19.36	64	17.54	19.35	38	17.68	19.91	38
Real estate loans secured by farmland.....	1.27	0.54	81	1.93	1.30	73	2.13	1.38	74	2.68	1.27	80	2.05	1.19	73
Real estate loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0	45	0	0	44	0	0	44	0	0	45
Commercial and industrial loans	37.03	18.86	90	42.14	19.85	94	43.82	16.16	96	48.35	16.21	98	46.69	15.52	98
Loans to individuals	1.45	6.24	38	0.99	3.53	41	0.46	4	26	0.43	3.89	24	0.60	3.90	30
Credit card loans	0.05	0.53	57	0.06	0.03	78	0.10	0.04	80	0	0.04	32	0	0.03	34
Agricultural loans.....	0.56	0.34	76	0.53	0.69	68	0.57	0.78	65	0.45	0.69	66	0.18	0.76	57
Other loans and leases.....	1.79	8.75	19	1.53	2.07	66	2.03	1.48	70	1.99	3.74	45	2.72	3.75	49
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	391.25	391.81	44	399.97	473.75	28	374.97	493.53	23	353.39	505.61	18	379.17	518.19	19
Real estate loans secured by 1–4 family.....	33.73	126.06	13	33.55	142.34	9	49.33	151.03	11	50.87	161.34	13	65.95	159.68	17
Revolving	5.30	15.44	26	6.12	17.81	27	9.03	21.25	30	11.32	23.52	37	14.94	26.74	40
Closed-end.....	28.44	108.85	14	27.42	122.21	12	40.30	127.10	13	39.55	134.73	14	51.02	130.06	17
Commercial real estate loans	349.08	245.88	76	352.32	302.08	66	310.64	311.74	52	283.13	316.03	37	297.62	328.67	39
Construction and land development.....	53.78	35.95	71	55.12	42.85	67	60.66	46.63	70	55.73	44.92	67	57.36	44.44	69
1–4 family.....	11.56	7.42	70	6.64	7.52	53	6.24	9.52	48	7.82	10.21	54	7.41	10.44	55
Other.....	42.22	28.11	73	48.47	33.94	73	54.42	35.90	76	47.92	33.75	74	49.95	33.34	73
Multifamily.....	15.90	38.66	31	14.70	48.67	20	18.51	44.76	30	17.46	48.38	25	16.17	51.49	24
Nonfarm nonresidential	279.41	158.05	89	282.50	198.42	81	231.47	206.64	62	209.94	208.15	50	224.09	217.26	52
Owner-occupied.....	138.43	52.99	96	136.96	67.98	95	77.52	71.54	57	82.89	70.68	64	89.48	73.43	62
Other.....	140.98	102.54	71	145.54	125.78	64	153.94	130.65	68	127.05	134.17	45	134.62	140.40	49
Real estate loans secured by farmland.....	8.43	3.22	81	14.11	8.35	72	15	8.66	75	19.40	8.13	81	15.59	7.80	75
Real estate loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45
Commercial and industrial loans	244.81	114.45	93	307.54	133.93	95	309.25	106.70	96	350.32	107.07	98	355.45	105.25	98
Loans to individuals	9.56	34.55	41	7.24	22.15	46	3.25	24.83	27	3.13	24.45	23	4.57	23.98	30
Credit card loans	0.31	2.77	57	0.45	0.20	79	0.71	0.24	81	0	0.24	32	0	0.19	34
Agricultural loans.....	3.74	1.86	79	3.89	4.17	69	4	4.86	65	3.28	4.49	69	1.38	4.90	57
Other loans and leases.....	11.81	51.06	23	11.14	13.62	66	14.30	10.25	72	14.42	25.58	47	20.68	25.83	51
Supplemental															
Non-owner occupied CRE loans / Gross loans	31.86	30.07	51	29.51	34	38	33.03	35.38	46	27.64	35.09	27	27.34	35.69	24
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	210.66	195.33	55	215.36	232.08	45	233.12	239.13	50	200.24	243.62	36	208.15	253.35	32
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	349.08	252.85	75	352.32	304.52	66	310.64	315.15	51	283.13	318.90	37	297.62	331.68	39

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	14.11	11.47	67	4.74	9.38	25	1.34	5.36	12	2.35	4.70	35	1.37	4.63	20
Percent of Total Assets															
Short-term investments	21.24	29.03	31	12.42	19.32	25	15.54	16.28	51	16.78	15.56	60	15.55	15.94	54
Liquid assets	13.29	21.63	22	14.36	16.07	47	17.95	16.41	63	13.94	16.02	45	13.52	16.65	38
Investment securities	65.59	58.67	68	72.83	69.27	60	71.95	72.36	40	76.29	73.30	60	76.71	72.64	65
Net loans and leases	66.16	59.49	70	73.36	69.67	60	72.63	72.78	41	77.17	73.71	63	78.17	73.08	70
Net loans, leases and standby letters of credit	78.92	75.71	50	76.39	76.49	44	68.23	71.61	28	68.84	69.97	44	67.27	69.79	32
Core deposits	7.87	10.30	50	9.17	10.29	50	17.15	14.61	64	17.74	16.58	54	19.41	17.09	63
Noncore funding	1.20	1.58	47	1.74	3.37	21	2.76	4.33	31	2.92	4.28	41	2.80	3.54	48
Time deposits of \$250K or more	0	0.34	39	0	0	48	0	0	48	0	0	49	0	0	49
Foreign deposits	2.45	1.23	81	2.78	0.62	89	5.47	0.77	97	5.16	0.96	94	7.48	1.20	97
Federal funds purchased and repos	0	0	49	0	0	49	2.32	0	98	1.24	0	97	2.68	0	98
Secured federal funds purchased	2.44	0.54	90	2.76	0.59	89	5.42	0.75	97	5.13	0.97	94	7.46	1.21	97
Net federal funds purchased (sold)	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Commercial paper	0	1	11	0	1.06	16	0	2.75	7	0.04	3.63	18	0.58	4.47	23
Other borrowings w/remaining maturity of 1 year or less	53.24	37.37	87	46.71	31.93	83	45.13	33.16	78	51.45	32.35	89	46.98	33.41	76
Earning assets that reprice within 1 year	2.77	6.39	19	3.94	14.04	11	8.68	18.54	25	7.41	18.20	22	8.16	16.67	29
Interest-bearing liabilities that reprice within 1 year	0	0.26	30	0	0.10	38	0	0.15	37	0	0.16	39	0.58	0.19	83
Long-term debt that reprices within 1 year	50.47	29.65	90	42.76	17.03	92	36.45	13.71	89	44.04	12.98	93	38.24	15.65	87
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.98	-2.33	32	5.09	0.77	60	17.57	10.70	74	17.14	13.54	60	20.01	13.97	73
Net short-term noncore funding dependence	-10.14	-7.71	38	3.21	-3.25	68	14.88	5.88	84	15.06	8.57	70	19.14	9.65	83
Short-term investment / Short-term noncore funding	228.30	273.46	55	62.91	230.45	27	9.08	78.10	7	14.81	62.28	27	7.37	46.67	10
Liquid assets - short-term noncore funding / Nonliquid assets	19.12	36.68	29	5.59	16.27	27	0.96	6.90	38	1.09	4.17	42	-3.63	3.68	30
Net loans and leases / Total deposits	78.26	72.79	61	88.86	84.20	60	91.39	90.96	46	93.74	92.88	49	97.58	92.86	62
Net loans and leases / Core deposits	83.11	78.25	62	95.33	91.10	60	105.46	102.55	57	110.82	106.50	61	114.04	105.03	71
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.35	0.12	67	1.51	0.88	73	0.11	0.36	44	-0.31	-0.47	45	-0.06	-0.05	37
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.56	-0.25	73	3.34	3.63	53	2.81	1.28	84	-2.14	-1.95	39	-1.16	-0.62	29
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.02	76	0.04	0.03	73	0	-0.02	34		-0.04			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	23.91	14.28	69	34.85	5.36	90	13.76	7.25	76	8.34	10.76	60	10.31	13.07	55
Available-for-sale securities	75.92	83.77	31	65.14	93.39	10	86.23	91.33	25	91.64	88.32	41	89.69	86.93	44
U.S. Treasury securities	5.07	6.70	64	0.82	1.22	72	0.78	2.07	68	1.26	2.08	69	0	1.33	31
US agency securities (excluding mortgage-backed securities)	9.64	4.12	80	1.08	8.39	26	0.76	8.16	25	12.51	11	62	13.87	10.16	67
Municipal securities	45.10	8.22	96	42.31	18.61	83	17.07	15.40	60	4.99	16.63	27	6.81	17.86	30
Mortgage-backed securities	32.34	66.54	9	45.64	54.48	34	72.03	57.07	71	81.22	54.50	86	79.32	55.76	83
Asset-backed securities	0	2.50	24	0	1.97	32	0	1.70	34	0	1.54	33	0	1.31	34
Other debt securities	7.68	3.08	83	10.14	4.34	80	9.35	3.73	81	0	3.75	16	0	3.25	16
Mutual funds and equity securities	0.17	0.29	56	0.01	0.44	46	0.01	0.49	40	0.02	0.41	43	0	0.58	15
Debt securities 1 year or less	5.06	7.78	49	1.16	13.69	8	0.14	13.55	4	3.11	13.91	25	1.08	11.90	16
Debt securities 1 to 5 years	25.26	18.25	71	37.77	20.49	82	59.04	23.43	93	69.64	23.42	97	66.51	23.53	97
Debt securities over 5 years	69.51	71.11	38	61.06	61.87	41	40.81	58.63	23	27.23	58.36	13	32.41	60.73	15
Pledged securities	41.84	32.26	66	37.54	44.55	46	36.82	43.76	44	55.09	42.20	66	69.92	46.78	77
Structured notes, fair value	0.29	0.11	87	0.33	0.03	91	0.32	0.09	88	0	0.15	39	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	313.72	27.98	98	370.92	136.94	85	-26.11	32.84	13	82.81	16.28	86	-59.51	6.96	6
Investment securities	28.46	31.36	53	6.38	16.36	36	67.26	4.80	97	10.07	8.02	63	32.12	4.99	89
Core deposits	43.41	16.94	89	48.89	23.17	93	28.74	9.96	91	9.23	10.40	57	34.88	13.94	87
Noncore funding	19.24	-14.79	85	-28.92	-12.78	29	25.54	4.16	79	-2.40	6.76	37	11.14	-3.35	70

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,502,726	1,968,718	1,490,242	1,365,364	1,315,859
Commit: Secured commercial real estate loans	496,921	267,170	141,585	152,161	139,424
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	152,520	119,604	108,514	63,078	57,947
Securities underwriting	0	0	0	0	0
Standby letters of credit	77,923	51,798	50,160	49,755	76,772
Commercial and similar letters of credit	1,868	1,649	2,809	2,073	1,880
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	21,805	23,364	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	69,813	72,394	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	91,618	95,758	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	6,388	13,745	5,571	387	3,353
Written options contracts (interest rate)	29,132	33,594	26,044	8,360	13,423
Purchased options contracts (interest rate)	11,976	8,056	7,157	7,868	4,444
Interest rate swaps	989,013	1,100,032	921,390	486,297	394,852
Futures and forward foreign exchange	538	656	453	403	764
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
18.49	22.78	43	20.19	16.09	76	20.32	16.97	70	24.18	17.31	83	24.88	17.28	83	
0.58	0.65	58	0.53	0.31	79	0.68	0.36	81	0.88	0.35	89	1.45	0.40	95	
0.01	0.02	67	0.02	0.01	86	0.04	0.01	87	0.04	0.01	86	0.04	0.01	86	
0	0.10	41	0	0	49	0	0	49	0	0	50	0	0	49	
0.16	0.24	65	0.24	0	94	0	0	47	0	0.02	44	0	0.01	45	
0.52	0.18	82	0.74	0	97	0	0	48	0	0.01	46	0	0	46	
0.68	0.18	84	0.98	0.02	94	0	0.01	46	0	0.01	46	0	0	46	
0	0.13	34	0	0	46	0	0	47	0	0	47	0	0	48	
7.66	46.30	29	11.86	3.72	81	13.10	2.95	85	8.92	6.51	67	7.88	6.82	61	
7.66	32.46	31	11.85	3.62	81	13.09	2.87	85	8.91	6.40	67	7.87	6.72	61	
0.05	3.25	32	0.14	0.20	81	0.08	0.08	81	0.01	0.25	45	0.06	0.28	52	
0.22	1.41	39	0.34	0.24	81	0.36	0.13	82	0.15	0.26	60	0.25	0.28	59	
0.09	1.31	52	0.08	0.03	89	0.10	0.02	91	0.14	0.07	85	0.08	0.08	85	
7.31	20.49	37	11.28	2.58	84	12.56	2.19	87	8.61	5.18	72	7.47	5.41	68	
0	6.30	53	0.01	0	95	0.01	0	95	0.01	0	94	0.01	0	91	
0	3.78	55	0.01	0	95	0.01	0	95	0.01	0	94	0.01	0	92	
0	0.04	40	0	0	49	0	0	48	0	0	49	0	0	48	
0	0.04	40	0	0	49	0	0	48	0	0	49	0	0	48	
0	0.76	38	0	0	49	0	0	49	0	0	49	0	0	49	
0	0.92	34	0	0	48	0	0	48	0	0	48	0	0	47	
0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49	
0	0.32	38	0	0	49	0	0	48	0	0	49	0	0	48	
0	0.21	38	0	0	49	0	0	48	0	0	48	0	0	48	
0	0.31	38	0	0	49	0	0	49	0	0	49	0	0	49	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	18.49	22.78	43	20.19	16.09	76	20.32	16.97	70	24.18	17.31	83	24.88	17.28	83
Standby letters of credit	0.58	0.65	58	0.53	0.31	79	0.68	0.36	81	0.88	0.35	89	1.45	0.40	95
Commercial and similar letters of credit	0.01	0.02	67	0.02	0.01	86	0.04	0.01	87	0.04	0.01	86	0.04	0.01	86
Securities lent	0	0.10	41	0	0	49	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.16	0.24	65	0.24	0	94	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0.52	0.18	82	0.74	0	97	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0.68	0.18	84	0.98	0.02	94	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0	46	0	0	47	0	0	47	0	0	48
Derivative contracts	7.66	46.30	29	11.86	3.72	81	13.10	2.95	85	8.92	6.51	67	7.88	6.82	61
Interest rate futures and forward contracts	7.66	32.46	31	11.85	3.62	81	13.09	2.87	85	8.91	6.40	67	7.87	6.72	61
Written options contracts (interest rate)	0.05	3.25	32	0.14	0.20	81	0.08	0.08	81	0.01	0.25	45	0.06	0.28	52
Purchased options contracts (interest rate)	0.22	1.41	39	0.34	0.24	81	0.36	0.13	82	0.15	0.26	60	0.25	0.28	59
Interest rate swaps	0.09	1.31	52	0.08	0.03	89	0.10	0.02	91	0.14	0.07	85	0.08	0.08	85
Foreign exchange contracts	7.31	20.49	37	11.28	2.58	84	12.56	2.19	87	8.61	5.18	72	7.47	5.41	68
Futures and forward foreign exchange contracts	0	6.30	53	0.01	0	95	0.01	0	95	0.01	0	94	0.01	0	91
Written options contracts (foreign exchange)	0	3.78	55	0.01	0	95	0.01	0	95	0.01	0	94	0.01	0	92
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.04	40	0	0	49	0	0	48	0	0	49	0	0	48
Equity, commodity, and other derivative contracts	0	0.76	38	0	0	49	0	0	49	0	0	49	0	0	49
Commodity and other futures and forward contracts	0	0.92	34	0	0	48	0	0	48	0	0	48	0	0	47
Written options contracts (commodity and other)	0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49
Purchased options contracts (commodity and other)	0	0.32	38	0	0	49	0	0	48	0	0	49	0	0	48
Commodity and other swaps	0	0.21	38	0	0	49	0	0	48	0	0	48	0	0	48
Equity, commodity, and other derivative contracts	0	0.31	38	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	31.14	44.98	41	32.53	24.20	80	29.76	24.81	70	32.37	25.18	75	34.24	25.74	81

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	1,037,047	1,156,083	960,615	503,315	416,836
Interest rate contracts	1,036,509	1,155,427	960,162	502,912	416,072
Foreign exchange contracts.....	538	656	453	403	764
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	6,926	14,401	6,024	790	4,117
Written options	29,132	33,594	26,044	8,360	13,423
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	29,132	33,594	26,044	8,360	13,423
Purchased options	11,976	8,056	7,157	7,868	4,444
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	11,976	8,056	7,157	7,868	4,444
Swaps	989,013	1,100,032	921,390	486,297	394,852
Held for trading.....	1,012,966	1,116,144	935,705	502,034	403,740
Interest rate contracts	1,012,966	1,116,144	935,705	502,034	403,740
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	24,081	39,939	24,910	1,281	13,096
Interest rate contracts	23,543	39,283	24,457	878	12,332
Foreign exchange contracts.....	538	656	453	403	764
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,099,533	1,218,247	929,000	494,569	400,061
One year or less	211,811	17,943	11,394	4,815	4,014
Over 1 year to 5 years	543,319	644,353	430,627	143,185	149,164
Over 5 years	344,403	555,951	486,979	346,569	246,883
Gross negative fair value (absolute value)	18,706	41,442	17,618	3,657	2,061
Gross positive fair value.....	15,893	34,854	14,788	3,676	2,081
Held for trading.....	15,779	34,672	14,746	3,657	2,061
Non-traded.....	114	182	42	19	20
Current credit exposure on risk-based capital derivative contracts	15,893	34,854	14,746	3,676	2,080
Credit losses on derivative contracts	1,543	4,782	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	99.95	94.17	50	99.94	99.50	15	99.95	99.57	20	99.92	99.91	9	99.82	99.91	12
Percent of Notional Amount															
Interest rate contracts	0.05	3.47	53	0.06	0.19	88	0.05	0.14	85	0.08	0	93	0.18	0.04	90
Foreign exchange contracts	0	1.14	34	0	0	47	0	0.07	45	0	0	47	0	0	47
Equity, commodity, and other contracts	0.67	11.16	25	1.25	15.03	37	0.63	14.06	40	0.16	11.75	34	0.99	12.76	42
Futures and forwards	2.81	6.28	44	2.91	10.24	39	2.71	11.73	40	1.66	11.14	45	3.22	9.73	49
Written options	0	0.12	42	0	0	50	0	0	48	0	0	49	0	0	49
Exchange-traded	2.81	5.96	46	2.91	10.24	39	2.71	10.84	40	1.66	10.65	45	3.22	9.46	49
Over-the-counter	1.15	3.27	53	0.70	2.13	71	0.75	2.45	74	1.56	1.29	83	1.07	1.44	81
Purchased options	0	0.12	41	0	0	50	0	0	49	0	0	49	0	0	49
Exchange-traded	1.15	2.87	55	0.70	2.13	71	0.75	2.28	76	1.56	1.22	84	1.07	1.27	81
Over-the-counter	95.37	74.26	73	95.15	71.83	75	95.92	64.61	69	96.62	65.42	66	94.73	66.04	62
Swaps	97.68	40.42	85	96.55	16.03	90	97.41	15.01	89	99.75	13.60	94	96.86	16.18	90
Held for trading	97.68	34.15	91	96.55	16.37	90	97.41	16.17	90	99.75	12.87	96	96.86	16.40	90
Interest rate contracts	0	1.68	33	0	0	47	0	0.11	46	0	0	48	0	0	47
Foreign exchange contracts	0	0.60	39	0	0	49	0	0	48	0	0	49	0	0	49
Equity, commodity, and other contracts	2.32	59.58	14	3.45	83.97	9	2.59	84.99	10	0.25	86.40	5	3.14	83.82	9
Non-traded	2.27	56.71	15	3.40	83.02	9	2.55	84.69	10	0.17	85.51	5	2.96	83.04	9
Interest rate contracts	0.05	0.40	70	0.06	0	92	0.05	0.01	89	0.08	0	95	0.18	0.01	93
Foreign exchange contracts	0	0.09	38	0	0	48	0	0.01	47	0	0	48	0	0	48
Equity, commodity, and other contracts	106.03	92.53	89	105.38	79.60	96	96.71	80.07	65	98.26	82.85	56	95.98	87.47	53
Derivative contracts (excluding futures and forex 14 days or less)	20.42	27.56	52	1.55	15.52	39	1.19	15.20	40	0.96	12.75	31	0.96	15.62	31
One year or less	52.39	27.01	85	55.74	19.75	90	44.83	22.92	80	28.45	22.66	62	35.78	21.68	69
Over 1 year to 5 years	33.21	29.89	57	48.09	32.47	69	50.69	34.12	63	68.86	36.28	71	59.23	37.90	65
Over 5 years	1.80	0.98	84	3.58	2.84	62	1.83	1.30	67	0.73	0.66	49	0.49	0.50	47
Gross negative fair value (absolute value)	1.53	1.34	64	3.01	2.25	71	1.54	1.14	67	0.73	1.10	29	0.50	0.92	24
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	48	0.05	0.01	86	0.02	0	89	0.01	0.01	70	0	0	61
Gross positive fair value (X)	0.01	0.05	31	0.04	0.01	88	0.02	0	89	0.01	0.01	61	0	0.01	52
Held for trading (X)	0.01	0.04	51	0.04	0	94	0.02	0	94	0.01	0	89	0	0	84
Non-traded (X)	0	0.01	14	0	0	72	0	0	70	0	0.01	23	0	0	24
Current credit exposure (X)	0.01	0.04	39	0.04	0.02	79	0.02	0.01	82	0.01	0	73	0	0	65
Credit losses on derivative contracts	0.12	0	96	0.54	0	99	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.16	0.46	37	0.48	0.27	75	0.24	0.10	80	0.07	0.06	72	0.04	0.05	60

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	136,671	43,288	43,476	42,577	43,409
Gross losses	17,185	8,419	8,744	8,037	12,306
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,556	6,512	2,184	2,292	1,344
Net losses	11,629	1,907	6,560	5,745	10,962
Provision for loan and lease losses	12,993	63,379	6,372	6,644	10,130
Adjustments	7,006	31,911	0	0	0
Ending balance	145,041	136,671	43,288	43,476	42,577
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.11	-0.09	94	0.77	0.38	90	0.09	0.12	47	0.12	0.12	58	0.20	0.11
Provision for loan and lease losses / Average loans and leases	0.16	-0.16	92	1.05	0.53	90	0.13	0.16	46	0.16	0.16	58	0.26	0.16
Provision for loan and lease losses / Net loan and lease losses	111.73	-105.48	77	3,323.49	672.96	92	97.13	142.73	38	115.65	182.69	39	92.41	110.75
Allowance for loan and lease losses / Total loans and leases not held for sale	1.61	1.23	80	1.89	1.35	85	0.81	0.94	34	1	0.94	61	1.04	0.95
Allowance for loan and lease losses / Total loans and leases	1.61	1.20	82	1.89	1.33	86	0.81	0.93	36	1	0.93	62	1.04	0.94
Allowance for loan and lease losses / Net loans and leases losses (X)	12.47	21.39	54	71.67	25.33	88	6.60	17.18	39	7.57	21.35	35	3.88	16.23
Allowance for loan and lease losses / Nonaccrual assets	491.65	364.13	76	339.87	336.78	69	165.88	315.75	44	263.19	285.36	61	284.47	270.69
ALLL / 90+ days past due + nonaccrual loans and leases	458.32	287.08	79	338.59	293.46	71	145.32	283.41	39	189.61	259.30	51	224.93	232.03
Gross loan and lease losses / Average loans and leases	0.21	0.19	61	0.14	0.16	56	0.17	0.16	63	0.19	0.15	69	0.32	0.16
Recoveries / Average loans and leases	0.07	0.08	50	0.11	0.04	90	0.04	0.05	62	0.05	0.05	62	0.03	0.06
Net losses / Average loans and leases	0.14	0.11	65	0.03	0.11	27	0.13	0.11	65	0.14	0.09	72	0.29	0.10
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	48	0	0	49	0	0	48	0	0
Recoveries / Prior year-end losses	65.99	34.67	85	74.47	42.12	82	27.17	41.80	40	18.63	51.25	26	20	50.41
Earnings coverage of net loan and lease losses (X)	15.62	39.72	41	81.45	33.55	82	18.66	22.46	53	19.36	29.27	51	8.82	0.97
Net Loan and Lease Losses By Type														
Real estate loans	0.02	0.02	67	-0.05	0.04	2	0	0.02	26	0	0.01	23	0.07	0.02
Real estate loans secured by 1-4 family	0.12	-0.02	96	0.25	0.01	97	0	0.02	42	0.01	0.01	56	0.18	0.03
Revolving	-0.06	-0.07	33	-0.09	0	9	-0.21	0.02	2	0.19	0.02	94	0.14	0.03
Closed-end	0.15	-0.01	96	0.33	0.01	97	0.05	0.02	81	-0.04	0.01	8	0.20	0.02
Commercial real estate loans	0.01	0.04	46	-0.08	0.05	1	0	0.02	32	-0.01	0.01	22	0.05	0.01
Construction and land development	-0.06	0	13	-0.02	0	20	-0.13	-0.02	9	-0.10	-0.02	14	0.28	-0.04
1-4 family	0	0	57	0	0	50	-0.04	0	2	-0.02	0	8	-0.03	0
Other	-0.06	0	10	-0.02	-0.01	20	-0.09	-0.02	12	-0.08	-0.02	13	0.31	-0.04
Multifamily	0	0.01	48	0	0	88	0	0	56	0	0	50	0	0.53
Nonfarm nonresidential	0.02	0.05	53	-0.09	0.07	1	0.03	0.03	66	0.02	0.02	65	0	0.02
Owner-occupied	0.01	0.01	74	-0.01	0.01	10	0	0.01	63	0.02	0.01	84	0	0.01
Other	0.01	0.04	56	-0.08	0.04	1	0.03	0.01	77	-0.01	0.01	20	0	0.01
Real estate loans secured by farmland	0.09	0	92	0	0.01	44	0	0.01	45	0	0	9	0	0.50
Commercial and industrial loans	0.21	0.17	63	0.12	0.20	50	0.28	0.27	62	0.27	0.18	69	0.49	0.18
Loans to individuals	0.12	0.71	14	0.38	0.66	47	0.35	0.74	36	0.47	0.71	49	0.49	0.78
Credit card loans	1.12	1.84	22	3.32	1.71	78	0.09	1.89	27		1.65			1.60
Agricultural loans	0	0.02	48	0	0.01	48	0	0.02	46	0	0.03	43	0	0.06
Loans to foreign governments and institutions		0												
Other loans and leases	2.25	0.10	97	0	0.44	29	0	0.14	33	0	0.28	30	0.01	0.27

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		38,129		12,707		13,198		2,548		6,111					
90+ days past due loans and leases		2,145		152		3,693		6,410		3,962					
Nonaccrual loans and leases.....		29,501		40,213		26,096		16,519		14,967					
Total past due and nonaccrual loans and leases.....		69,775		53,072		42,987		25,477		25,040					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		3,799		4,253		473		5,808		5,922					
Total restructured loans and leases		3,799		4,253		473		5,808		5,922					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		2,859		3,559		79		225		719					
Other real estate owned.....		3,493		5,330		6,344		469		498					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.42	0.32	74	0.18	0.26	43	0.25	0.31	50	0.06	0.32	9	0.15	0.32	23
90+ days past due loans and leases	0.02	0.10	50	0	0.04	42	0.07	0.03	80	0.15	0.03	87	0.10	0.04	84
Nonaccrual loans and leases.....	0.33	0.46	35	0.56	0.60	52	0.49	0.48	59	0.38	0.49	45	0.37	0.46	40
90+ days past due and nonaccrual loans and leases.....	0.35	0.62	31	0.56	0.67	47	0.56	0.54	62	0.53	0.54	56	0.46	0.55	47
30–89 days past due restructured.....	0	0.01	21	0	0	32	0	0	29	0	0.01	27	0	0.01	25
90+ days past due restructured	0	0	30	0	0	45	0	0	45	0	0	43	0	0	41
Nonaccrual restructured.....	0.04	0.10	37	0.06	0.09	48	0.01	0.07	24	0.13	0.10	65	0.14	0.10	67
30–89 days past due loans held for sale	0	0	40	0	0	47	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale.....	0	0	41	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	46	0	0	48	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.42	0.32	74	0.18	0.26	43	0.25	0.31	50	0.06	0.32	9	0.15	0.32	23
90+ days past due assets	0.02	0.10	49	0	0.04	42	0.07	0.03	80	0.15	0.03	87	0.10	0.04	84
Nonaccrual assets	0.33	0.47	35	0.56	0.60	52	0.49	0.48	59	0.38	0.49	45	0.37	0.47	39
30+ days past due and nonaccrual assets	0.77	0.97	46	0.73	0.95	39	0.81	0.87	53	0.59	0.88	33	0.61	0.89	32
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.23	0.36	33	0.41	0.47	47	0.41	0.39	62	0.41	0.39	58	0.36	0.40	54
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.37	35	0.47	0.52	49	0.49	0.45	63	0.41	0.45	54	0.37	0.48	45
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.26	0.41	35	0.50	0.63	44	0.44	0.56	44	0.30	0.59	23	0.31	0.63	18
Allowance for loan and lease losses	24.72	62.64	17	35.93	72.10	23	75.12	92.08	49	39.59	95.97	20	38.01	100.14	14
Equity capital + allowance for loan and lease losses	2.14	3.60	33	4.04	5.64	37	3.57	4.77	40	2.66	5.09	27	2.74	5.57	23
Tier 1 capital + allowance for loan and lease losses	2.56	4.30	29	4.78	6.21	41	4.31	5.30	45	2.87	5.65	29	3	6.11	23
Loans and leases + other real estate owned	0.40	0.71	26	0.68	0.92	38	0.61	0.78	42	0.40	0.82	22	0.39	0.86	16

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30-89 days past due		0.26	0.26	55	0.07	0.25	22	0.26	0.28	58	0.11	0.29	24	0.14	0.29	23
	90+ days past due		0	0.12	31	0	0.04	25	0.11	0.03	83	0.30	0.03	94	0.19	0.05	87
	Nonaccrual.....		0.18	0.52	23	0.56	0.63	50	0.13	0.45	15	0.16	0.48	21	0.13	0.43	14
Commercial and industrial	30-89 days past due		0.73	0.24	92	0.21	0.15	71	0.25	0.22	67	0.01	0.23	16	0.17	0.27	55
	90+ days past due		0.06	0.04	79	0	0.02	68	0.03	0.02	82	0	0.02	64	0	0.01	32
	Nonaccrual.....		0.41	0.57	46	0.60	0.61	64	0.96	0.74	72	0.61	0.61	60	0.62	0.60	64
Individuals	30-89 days past due		0.03	0.63	15	2.41	0.52	93	0.61	0.60	58	0	0.68	6	0.13	0.69	24
	90+ days past due		0.01	0.09	49	0.03	0.02	74	0.07	0.02	84	0	0.03	31	0	0.03	29
	Nonaccrual.....		0.01	0.17	28	0.03	0.14	42	0	0.12	36	1.66	0.15	98	1.53	0.21	95
Depository institution loans	30-89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30-89 days past due		0	0.07	30	0	0.07	34	0	0.10	34	0	0.11	34	0	0.15	35
	90+ days past due		0	0	42	0	0	45	0	0	47	0	0.01	44	0	0	45
	Nonaccrual.....		12.56	0.70	96	0	0.57	29	0	0.80	28	0	0.46	31	0	0.31	31
Foreign governments	30-89 days past due			0.50													
	90+ days past due			0													
	Nonaccrual.....			0.15													
Other loans and leases	30-89 days past due		0	0.12	16	1.76	0.67	86	0	0.28	23	0	0.18	23	0	0.12	27
	90+ days past due		0	0.01	34	0	0	40	0	0	40	0	0	41	0	0	44
	Nonaccrual.....		0	0.09	21	0.01	0.10	73	0	0.04	37	0	0.04	36	0	0.06	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.62	0.46	74	0.61	0.46	69	1.30	0.53	90	0.28	0.52	34	0.52	0.56	56
	90+ days past due	0	0.24	37	0	0.06	28	0.27	0.05	89	0.01	0.04	53	0.07	0.06	73
	Nonaccrual	0.43	0.71	39	1.24	0.67	84	0.34	0.55	31	0.72	0.61	64	0.45	0.65	40
Revolving	30–89 days past due	0.02	0.28	20	0	0.25	13	0.13	0.36	31	0.03	0.36	22	0.34	0.29	63
	90+ days past due	0	0.02	35	0	0.01	41	0.05	0.01	85	0.02	0.02	78	0.02	0.02	77
	Nonaccrual	0	1.18	6	0.05	0.46	18	0.14	0.34	36	1	0.35	86	0.40	0.42	57
Closed-end	30–89 days past due	0.73	0.49	77	0.74	0.48	72	1.57	0.56	91	0.35	0.54	48	0.58	0.63	57
	90+ days past due	0	0.26	38	0	0.06	29	0.32	0.05	91	0.01	0.05	55	0.09	0.06	75
	Nonaccrual	0.51	0.67	44	1.50	0.69	88	0.38	0.57	34	0.64	0.64	59	0.46	0.68	40
Junior lien	30–89 days past due	0	0.01	11	0.01	0.01	68	0.35	0.02	99	0.05	0.02	82	0	0.03	12
	90+ days past due	0	0	36	0	0	44	0.07	0	97	0	0	38	0	0	36
	Nonaccrual	0.09	0.03	82	0.33	0.03	97	0.02	0.03	47	0	0.03	12	0	0.04	10
Commercial real estate	30–89 days past due	0.20	0.15	71	0.02	0.14	31	0.10	0.15	50	0.09	0.16	47	0.06	0.15	31
	90+ days past due	0	0.01	28	0	0.02	35	0.09	0.02	89	0.37	0.02	96	0.23	0.02	93
	Nonaccrual	0.15	0.38	27	0.50	0.57	53	0.11	0.34	32	0.07	0.41	22	0.07	0.33	18
Construction and development	30–89 days past due	0	0.17	35	0	0.16	53	0.07	0.20	60	0	0.17	43	0.02	0.18	46
	90+ days past due	0	0.01	38	0	0.01	43	0.05	0.01	90	0	0	44	0	0.01	42
	Nonaccrual	0	0.20	15	0	0.21	21	0	0.18	21	0	0.18	21	0.04	0.21	48
1–4 family	30–89 days past due	0	0.02	30	0	0.03	36	0	0.05	33	0	0.07	32	0	0.05	33
	90+ days past due	0	0	44	0	0	46	0	0	47	0	0	48	0	0	46
	Nonaccrual	0	0.01	32	0	0.01	42	0	0.01	40	0	0.04	37	0	0.04	35
Other	30–89 days past due	0	0.13	45	0	0.09	60	0.07	0.12	73	0	0.06	57	0.02	0.08	59
	90+ days past due	0	0	41	0	0	44	0.05	0	94	0	0	45	0	0.01	44
	Nonaccrual	0	0.16	18	0	0.16	23	0	0.14	24	0	0.10	25	0.04	0.12	61
Multifamily	30–89 days past due	0.32	0.07	87	0	0.03	39	0	0.03	38	0	0.03	36	0	0.04	35
	90+ days past due	0	0	46	0	0	47	0	0	46	0	0	46	3.48	0	99
	Nonaccrual	0	0.17	21	0	0.10	32	0	0.03	37	0	0.04	34	0	0.05	33
Nonfarm non-residential	30–89 days past due	0.23	0.13	77	0.03	0.14	38	0.12	0.13	57	0.12	0.17	60	0.08	0.14	45
	90+ days past due	0	0.01	31	0	0.02	38	0.10	0.02	90	0.51	0.02	96	0.06	0.02	84
	Nonaccrual	0.19	0.45	32	0.62	0.73	54	0.14	0.36	33	0.10	0.52	24	0.08	0.40	18
Owner Occupied	30–89 days past due	0.19	0.04	92	0	0.05	18	0.03	0.06	45	0.07	0.08	66	0	0.06	13
	90+ days past due	0	0	37	0	0.01	40	0.02	0.01	86	0.50	0	98	0.06	0.01	89
	Nonaccrual	0.15	0.17	49	0.28	0.27	59	0.01	0.19	19	0.06	0.20	33	0.04	0.16	27
Other	30–89 days past due	0.04	0.08	65	0.03	0.06	61	0.09	0.05	79	0.05	0.07	65	0.08	0.06	71
	90+ days past due	0	0	37	0	0	44	0.08	0.01	92	0.01	0.01	83	0	0.01	39
	Nonaccrual	0.04	0.23	29	0.34	0.33	63	0.13	0.14	64	0.03	0.22	40	0.03	0.16	41
Farmland	30–89 days past due	1.17	0.10	95	0	0.08	33	0	0.21	28	0	0.09	32	0	0.10	34
	90+ days past due	0	0	45	0	0	46	0	0.01	45	0	0	46	0	0	45
	Nonaccrual	0.25	0.69	55	0.37	1.19	59	0	1.06	24	0	0.49	27	0	0.44	28
Credit card	30–89 days past due	0.84	0.81	51	0.71	1.02	56	1.26	0.87	72		1.03			0.83	
	90+ days past due	0.28	0.45	41	0.49	0.22	78	0.33	0.18	76		0.26			0.22	
	Nonaccrual	0	0.10	36	0	0.02	46	0	0	46		0.07			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	945,669	624,642	468,699	308,520	327,031											
Retained earnings	530,306	451,534	380,737	304,566	225,360											
Accumulated other comprehensive income (AOCI)	18,777	37,120	17,749	-9,282	-3,818											
Common equity tier 1 minority interest	0	0	0	0	12											
Common equity tier 1 capital before adjustments/deductions	1,494,752	1,113,296	867,185	603,804	548,585											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	384,152	280,303	232,611	123,785	124,005											
Accumulated other comprehensive income-related adjustments	18,777	37,120	17,749	-9,282	-3,818											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	1,091,823	795,873	616,825	489,301	428,398											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	1,091,823	795,873	616,825	489,301	428,398											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	165,588	93,600	93,600	67,600	67,600											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	51	54	55	57	48											
Additional tier 1 capital before deductions	165,639	93,654	93,655	67,657	67,648											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	165,639	93,654	93,655	67,657	67,648											
Tier 1 Capital																
Tier 2 Capital																
Tier 2 capital instruments and related surplus	63,250	113,250	50,000	50,000	50,000											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	102,324	91,824	43,793	43,901	43,002											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					0											
Tier 2 capital before deductions	165,574	205,074	93,793	93,901	93,002											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	165,574	205,074	93,793	93,901	93,002											
Exited advanced approach tier 2 capital																
Total capital	1,423,036	1,094,601	804,273	650,859	589,048											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	13,300,099	9,148,855	7,303,236	5,534,350	5,226,183											
Less: Deductions from common equity tier 1 capital	384,152	280,303	232,611	123,785	124,005											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	12,915,947	8,868,552	7,070,625	5,410,565	5,102,178											
Total risk-weighted assets	9,666,530	7,334,945	6,232,354	4,999,363	4,822,696											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	11.29	12.37	34	10.85	10.91	34	9.90	12.50	10	9.79	12.37	12	8.88	11.95	8	
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0	50	0	0	50	0	0	0	50
Tier 1 capital, column A	13.01	13.11	59	12.13	11.60	41	11.40	13.19	24	11.14	13.03	21	10.29	12.68	12	
Tier 1 capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50	0	0	0	50
Total capital, column A	14.72	14.91	57	14.92	13.45	53	12.90	14.63	23	13.02	14.48	28	12.21	14.15	14	
Total capital, column B	0	0.37	46	0	0	50	0	0	50	0	0	50	0	0	0	50
Tier 1 leverage	9.74	8.98	72	10.03	9.65	66	10.05	10.39	44	10.29	10.37	53	9.72	10.04	46	
Supplementary leverage ratio, advanced approaches HCs		6.71														

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017		Percent Change	
											1-Year	5-Year
Insurance Activities												
Total insurance underwriting assets		0		0		0		0		0		0
Total property and casualty assets		0		0		0		0		0		0
Reinsurance recoverables (P/C)												
Total life and health assets		0		0		0		0		0		0
Reinsurance recoverables (L/H)												
Separate account assets (L/H)		0		0		0		0		0		0
Total insurance underwriting equity		0		0		0		0		0		0
Total property and casualty equity		0		0		0		0		0		0
Total life and health equity		0		0		0		0		0		0
Total insurance underwriting net income		0		0		0		0		0		0
Total property and casualty		0		0		0		0		0		0
Total life and health		0		0		0		0		0		0
Claims and claims adjusted expense reserves (P/C)		0		0		0		0		0		0
Unearned premiums (P/C)		0		0		0		0		0		0
Policyholder benefit and contractholder funds (L/H)		0		0		0		0		0		0
Separate account liabilities (L/H)		0		0		0		0		0		0
Insurance activities revenue		27		87		120		134		119	-68.97	-83.93
Other insurance activities income		27		87		120		134		119	-68.97	-83.93
Insurance and reinsurance underwriting income		0		0		0		0		0		
Premiums		0		0		0		0		0		
Credit related insurance underwriting		0		0		0		0		0		
Other insurance underwriting		0		0		0		0		0		
Insurance benefits, losses, expenses		0		0		0		0		0		
Net assets of insurance underwriting subsidiaries		0		0		0		0		0		
Life insurance assets		136,208		127,758		103,012		73,527		72,595	6.61	154.48

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	47
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			50			60			66.67					75
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			50			40			33.33					25
Separate account assets (L/H) / Total life assets	13.40			0			0			0					0
Insurance activities revenue / Adjusted operating income	0.01	0.36	31	0.03	0.41	59	0.04	0.37	63	0.06	0.46	60	0.06	0.44	59
Premium income / Insurance activities revenue	0	2.76	42	0	0.01	47	0	0.03	47	0	0	48	0	0.01	47
Credit related premium income / Total premium income	32.99			100			100			50					60
Other premium income / Total premium income	67.01			0			0			50					40
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	49	0	0	48	0	0	48	0	0	47
Insurance net income (P/C) / Equity (P/C)	23.22			19.85			37.86			72.25					31.81
Insurance net income (L/H) / Equity (L/H)	4.49														
Insurance benefits, losses, expenses / Insurance premiums	927.51			-40.91			132.57			116.87					136.34
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0		0			0					0
Reinsurance recovery (L/H) / Total assets (L/H)		0			0		0			0					0
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	49	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.71	12	38	12.45	11.01	53	13.67	11.53	53	12.25	13.70	41	13.48	14.86	40
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0		0			0		0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.66			0.05			0			0				0
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20													
Commercial and industrial loans		0.79			1.24			2.35			3.83				4.38
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		6.83			5,672.05			-47.91			-27.26				22.03
Total selected assets.....		9.48			6.04			-25.04			5.03				-5.54
Deposits		0.73			-44.89			2.53			-2.42				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	6.51	15.64	9.40	0	9.31
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	95,051	37,071	60,000	30,000	20,003	156.40	1167.35
Dividends	95,000	37,000	60,000	30,000	20,003	156.76	1166.67
Interest	0	0	0	0	0	0	0
Management and service fees	51	71	0	0	0	-28.17	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	5,600	1,883	2,164	2,984	705	197.40	1040.53
Dividends	2,096	1,511	1,642	1,301	80	38.72	4663.64
Interest	4	17	45	0	0	-76.47	
Management and service fees	0	0	0	0	0	0	
Other income	3,500	355	477	1,683	625	885.92	683.00
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	100,651	38,954	62,164	32,984	20,708	158.38	1159.55
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	
Total operating income	100,651	38,954	62,164	32,984	20,708	158.38	1159.55
Operating Expenses							
Personnel expenses	2,097	1,674	1,337	1,430	2,497	25.27	21.57
Interest expense	6,406	5,581	3,688	2,568	2,595	14.78	1260.08
Other expenses	13,991	10,352	10,600	6,949	5,576	35.15	165.23
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	22,494	17,607	15,625	10,947	10,668	27.76	201.08
Income (loss) before taxes	78,157	21,347	46,539	22,037	10,040	266.13	14930.19
Applicable income taxes (credit)	-3,710	-3,448	-3,477	-3,482	-3,097		
Extraordinary items					0		
Income before undistributed income of subsidiaries	81,867	24,795	50,016	25,519	13,137	230.18	2538.32
Equity in undistributed income of subsidiaries	51,188	49,589	42,723	63,698	35,053	3.22	11.93
Bank subsidiaries	46,664	49,606	40,240	62,933	31,304	-5.93	4.40
Nonbank subsidiaries	4,524	-17	2,483	765	3,749		336.26
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	133,055	74,384	92,739	89,217	48,190	78.88	172.45
Memoranda							
Bank net income	141,664	86,606	100,240	92,933	51,307	63.57	171.40
Nonbank net income	6,620	1,494	4,125	2,066	3,829	343.11	512.40
Subsidiary holding companies' net income	0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,568,796	91.65	1,200,689	90.89	977,959	93.35	681,742	623,439	30.66	276.36
Common and preferred stock		1,568,796	91.65	1,200,689	90.89	977,959	93.35	681,742	623,439	30.66	276.36
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		17,201	1	12,678	0.96	12,695	1.21	9,406	8,641	35.68	281.82
Common and preferred stock		17,201	1	12,678	0.96	12,695	1.21	9,406	8,641	35.68	281.82
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		94,760	5.54	75,475	5.71	21,955	2.10	6,369	9,977	25.55	81.38
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		2,182	0.13	2,182	0.17	2,182	0.21	1,082	1,082	0.00	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		28,766	1.68	30,026	2.27	32,824	3.13	27,112	25,565	-4.20	40.98
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,711,705	100.00	1,321,050	100.00	1,047,615	100.00	725,711	668,704	29.57	246.51
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	2,000	0	0	
Borrowings with maturity over 1 year		22,857	1.34	30,000	2.27	34,286	3.27	0	0	-23.81	
Subordinated notes and debentures		62,346	3.64	111,346	8.43	49,126	4.69	48,994	48,864	-44.01	27.93
Other liabilities		887	0.05	4,229	0.32	518	0.05	1,219	1,573	-79.03	-34.15
Balance due to subsidiaries and related institutions		96,500	5.64	96,500	7.30	96,500	9.21	69,694	69,694	0.00	69.87
Total liabilities		182,590	10.67	242,075	18.32	180,430	17.22	121,907	120,131	-24.57	70.83
Equity Capital		1,529,115	89.33	1,078,975	81.68	867,185	82.78	603,804	548,573	41.72	295.02
Perpetual preferred stock (income surplus)		71,988	4.21	0	0	0	0	0	0	0	
Common stock		398	0.02	332	0.03	281	0.03	239	238	19.88	96.06
Common surplus		1,018,799	59.52	697,839	52.82	526,599	50.27	350,936	350,061	45.99	378.13
Retained earnings		492,681	28.78	417,212	31.58	380,737	36.34	304,566	225,360	18.09	170.42
Accumulated other comprehensive income		18,777	1.10	37,120	2.81	17,749	1.69	-9,282	-3,818	-49.42	
Other equity capital components		-73,528	-4.30	-73,528	-5.57	-58,181	-5.55	-42,655	-23,268		
Total liabilities and equity capital		1,711,705	100.00	1,321,050	100.00	1,047,615	100.00	725,711	668,704	29.57	246.51
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		96,500	5.64	96,500	7.30	96,500	9.21	69,694	69,694	0.00	69.87
Notes payable to subsidiaries that issued TPS		93,600	5.47	93,600	7.09	93,600	8.93	67,600	67,600	0.00	69.87
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	10.43	11.94	44	8.24	9.11	39	11.67	10.58	65	15.47	11.03	87	9.06	8.67	55
Bank net income / Average equity investment in banks	10.55	11.80	46	8.43	9.38	39	11.07	10.85	53	14.34	11.56	76	8.83	9.11	50
Nonbank net income / Average equity investment in nonbanks	48.13	13.12	92	11.62	9.69	71	36.52	12.07	86	22.67	10.83	78	63.36	9.81	95
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			8.82			15.16			9.40			8.81	
Bank net income / Parent net income	106.47	96.79	81	116.43	104.93	88	108.09	103.77	72	104.17	104.73	49	106.47	104.64	60
Nonbank net income / Parent net income	4.98	3.40	75	2.01	1.04	78	4.45	1.08	86	2.32	0.99	78	7.95	1.13	92
Subsidiary holding companies' net income / Parent net income		65.35			101.16			92.33			90.39			90.33	
Leverage															
Total liabilities / Equity capital	11.94	16.81	48	22.44	11.62	80	20.81	9.66	86	20.19	9.50	83	21.90	11.14	81
Total debt / Equity capital	5.57	11.71	40	13.10	5.79	75	9.62	3.93	75	8.45	3.94	72	8.91	4.62	69
Total debt + notes payable to subs that issued TPS / Equity capital	11.69	13.63	53	21.77	9.67	82	20.41	7.99	89	19.64	7.93	87	21.23	9.36	87
Total debt + Loans guaranteed for affiliate / Equity capital	5.57	11.77	39	13.10	5.79	75	9.62	3.97	74	8.45	3.98	72	8.91	4.64	69
Total debt / Equity capital – excess over fair value	5.57	11.81	40	13.10	5.79	75	9.62	3.93	75	8.45	3.94	72	8.91	4.62	69
Long-term debt / Equity capital	5.57	10.95	40	13.10	5.67	76	9.62	3.86	76	8.11	3.76	72	8.91	4.39	70
Short-term debt / Equity capital	0	0.57	38	0	0.01	46	0	0.01	46	0.33	0.03	91	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0	47	0	0	47	0	0	46	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0	45	0	0	46	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	36.77	39.86	41	49.10	20.97	77	35.90	14.37	78	41.28	15.49	78	41.22	17.83	75
Double Leverage															
Equity investment in subs / Equity capital	103.72	103.22	58	112.46	104.49	80	114.24	104.21	85	114.47	104.10	85	115.22	105.17	81
Total investment in subs / Equity capital	103.72	108.40	46	112.46	104.82	79	114.24	104.48	85	114.47	104.38	84	115.22	105.55	81
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.43	0.29	64	1.81	0.49	86	1.33	0.44	82	0.98	0.36	78	1.73	0.56	82
Equity investment in subs – equity cap / Net income-div (X)	0.53	1.05	41	2.46	1.45	76	1.62	1.47	69	1.11	1.18	56	2.20	1.91	65
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	216.82	152.85	76	113.37	121.76	50	203.90	153.39	80	167.34	113.37	81	113.81	96.31	68
Cash from ops + noncash items + op expense / Op expense + dividend	229.15	154.48	78	134.13	138.81	58	213.11	152.31	82	178.80	123.74	79	121.56	100.80	74
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	119.28	98.54	71	228.38	140.42	82	141.12	105.99	82	83.44	108.88	24	-36.71	101.42	4
Pretax operating income + interest expense / Interest expense	1,320.06	1,835.33	52	482.49	2,318.94	36	1,361.90	17,211.14	55	958.14	1,631.73	63	486.90	1,955.22	56
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	785.29	1,770.77	33	301.60	1,435.81	27	649.33	2,481.22	39	476.06	1,015.91	42	293.71	1,082.59	36
Dividends + interest from subsidiaries / Interest expense + dividends	298.23	174.12	83	151.83	137	67	304.54	196.13	81	233.36	140.89	82	156.36	107.07	79
Fees + other income from subsidiaries / Salary + other expenses	22.07	11.92	76	3.54	4.45	84	4	3.91	82	20.09	3.76	88	7.74	6.15	79
Net income / Current part of long-term debt + preferred dividends (X)		47.61			52.16			71.69			106.04				71.32
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.76	3.44	64	6.39	2.19	81	3.27	1.59	74	0.23	1.59	51	1.36	1.68	59
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0			0			0			0	
Nonaccrual		0.92			0			8.16			0.70			0.46	
Total		1.09			0			8.16			0.70			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0	49	0	0	49	0	0	49	0	0	50
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0.02	46	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.12	1.76	55	1.11	0.09	96	1.47	0.13	95	1.39	0.14	94	1.46	0.15	93
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0	49	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	31.95	66.37	22	79.83	79.13	52	33.13	65.39	24	42.50	87.25	24	78.02	100.86	35	
Dividends declared / Net income	19.66	28.27	30	26.61	29.39	46	17.87	25.65	36	12.16	24.10	32	21.27	32.32	35	
Net income – dividends / Average equity.....	8.38	8.62	54	6.05	6.36	46	9.58	7.61	74	13.59	8.12	92	7.13	5.74	69	
Percent of Dividends Paid																
Dividends from bank subsidiaries	363.25	155.92	87	186.92	130.75	76	362.14	160.93	88	276.63	131.90	85	195.17	106.72	85	
Dividends from nonbank subsidiaries	8.01	4.90	80	7.63	3.01	80	9.91	2.59	84	12	2.83	85	0.78	2.37	74	
Dividends from subsidiary holding companies.....	0	5.91	45	0	0	48	0	0	48	0	0	48	0	0	48	
Dividends from all subsidiaries	371.26	203.53	84	194.55	158.62	73	372.05	209.89	84	288.62	144.51	86	195.95	114.69	82	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	67.06	45.96	67	42.72	43.52	50	59.86	45.88	65	32.28	33.37	49	38.99	35.18	49	
Interest income from bank subsidiaries.....	0	0.11	24	0	0.05	33	0	0.09	32	0	0.11	29	0	0.14	28	
Management and service fees from bank subsidiaries	0.04	0.88	76	0.08	0.57	88	0	0.47	43	0	0.32	43	0	0.94	41	
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45	
Operating income from bank subsidiaries	67.10	51.33	66	42.80	51.02	47	59.86	48.40	60	32.28	35.67	47	38.99	41.35	47	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	31.66	62.63	34	101.14	99.52	65	39.81	76.61	28	62.97	80.47	38	2.09	129.02	23	
Interest income from nonbank subsidiaries.....	0.06	2.44	64	1.14	0.07	91	1.09	0.91	88	0	0.31	46	0	0.63	45	
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.02	47	0	0.02	47	0	0.17	46	0	0.60	44	
Other income from nonbank subsidiaries.....	52.87	0.07	97	23.76	0.11	98	11.56	0.01	97	81.46	0.06	97	16.32	0.08	96	
Operating income from nonbank subsidiaries	84.59	87.22	58	126.04	105.70	78	52.46	83.73	26	144.43	96.62	82	18.41	153.75	24	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		38.10			29.39			65.48			43.51			58.43		
Interest income from subsidiary holding companies		5.26			0			0			0			0.07		
Management and service fees from subsidiary holding companies.....		0.73			0			0			0			-0.14		
Other income from subsidiary holding companies.....		-0.40			0			0			0.15			0		
Operating income from subsidiary holding companies.....		58.37			29.39			65.48			43.66			58.36		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	94.39	74.16	45	94.98	76.69	42	96.52	77.61	45	90.95	72.95	41	96.60	67.33	58	
Interest income from bank subsidiaries.....	0	0.23	23	0	0.11	33	0	0.23	32	0	0.55	29	0	1.07	28	
Management and service fees from bank subsidiaries	0.05	1.44	75	0.18	0.96	88	0	0.75	43	0	0.59	43	0	2.14	41	
Other income from bank subsidiaries.....	0	0.02	46	0	0.01	46	0	0.01	46	0	0.01	44	0	0.01	45	
Operating income from bank subsidiaries	94.44	83.13	33	95.17	84.80	29	96.52	94.06	30	90.95	89.39	32	96.60	79.76	45	
Dividends from nonbank subsidiaries	2.08	3.07	72	3.88	1.76	80	2.64	1.13	82	3.94	2.65	78	0.39	1.78	75	
Interest income from nonbank subsidiaries.....	0	0.18	73	0.04	0	92	0.07	0	93	0	0	46	0	0	46	
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0	48	0	0	48	0	0	47	0	0	47	
Other income from nonbank subsidiaries.....	3.48	0.01	98	0.91	0	98	0.77	0	97	5.10	0	98	3.02	0	97	
Operating income from nonbank subsidiaries	5.56	4.67	79	4.83	2.06	81	3.48	1.56	82	9.05	3.33	82	3.40	3.09	78	
Dividends from subsidiary holding companies.....	0	2.10	45	0	0	48	0	0	47	0	0	48	0	0	48	
Interest income from subsidiary holding companies	0	0.01	45	0	0	50	0	0	49	0	0	49	0	0	49	
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	50	0	0	50	0	0	50	0	0	50	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49	
Operating income from subsidiary holding companies.....	0	3.91	43	0	0	47	0	0	47	0	0	47	0	0	47	
Loans and advances from subsidiaries / Short term debt.....		158.10			400.31			1,178.56			3,484.70		854.19	87	886.47	
Loans and advances from subsidiaries / Total debt	113.26	26.38	92	68.27	59.71	73	115.69	70.71	76	136.67	81.26	80	142.63	74.60	80	